

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Michael Joseph Agolia
Lisa Rossi
Debtor(s)

Case No. 16-13291 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2016, and was converted to chapter 13 on 09/01/2016.
- 2) The plan was confirmed on 11/14/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/19/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/01/2018, 07/10/2018, 05/29/2019.
- 5) The case was dismissed on 06/12/2019.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,247.16.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$81,600.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$81,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$30,532.62
Court Costs \$0.00
Trustee Expenses & Compensation \$5,134.00
Other \$5,121.44

TOTAL EXPENSES OF ADMINISTRATION: \$40,788.06

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK LEASE TRUST	Secured	25,000.00	10,260.00	0.00	0.00	0.00
ALLY FINANCIAL	Secured	6,596.00	3,303.38	0.00	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
American Express Centurion Bank	Unsecured	0.00	NA	NA	0.00	0.00
American Express Centurion Bank	Unsecured	20,642.00	21,217.22	21,217.22	3,483.09	0.00
American Express Centurion Bank	Unsecured	17,754.82	18,680.49	18,680.49	3,066.66	0.00
Bank of America	Unsecured	33,225.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES NA LLC	Secured	9,854.00	9,096.00	0.00	0.00	0.00
BMW FINANCIAL SERVICES NA LLC	Unsecured	10,233.00	7,271.41	7,271.41	1,193.70	0.00
CAPITAL ONE, NA	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE, NA	Unsecured	594.51	677.15	677.15	111.16	0.00
CAVALRY SPV I, LLC	Unsecured	717.00	767.29	767.29	125.96	0.00
CAVALRY SPV I, LLC	Unsecured	NA	581.39	581.39	95.44	0.00
CBNA	Unsecured	196.00	NA	NA	0.00	0.00
CLAUDIO RICARDO DA COSTA MEN	Unsecured	NA	NA	NA	0.00	0.00
CLAUDIO RICARDO DA COSTA MEN	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	530.00	2,328.20	2,328.20	382.20	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	1,425.58	1,667.55	1,667.55	273.75	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	3,026.35	3,208.28	3,208.28	526.69	0.00
DIEGO BATISTA-SANTOS	Unsecured	NA	NA	NA	0.00	0.00
DIEGO BATISTA-SANTOS	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,595.00	8,342.61	8,342.61	1,369.55	0.00
Disney Vacation Development Inc.	Secured	9,030.00	NA	NA	0.00	0.00
Disney Vacation Development Inc.	Secured	9,030.00	NA	NA	0.00	0.00
GIANCARLO BATISTA-SANTOS	Unsecured	NA	NA	NA	0.00	0.00
GIANCARLO BATISTA-SANTOS	Unsecured	NA	NA	NA	0.00	0.00
IVONALDO BRITO ANDRADE	Unsecured	NA	NA	NA	0.00	0.00
IVONALDO BRITO ANDRADE	Unsecured	NA	NA	NA	0.00	0.00
KEARNY BANK	Secured	622,039.53	622,008.14	3,333.09	3,333.09	0.00
LAKELAND BANK	Unsecured	8,672.56	8,919.97	8,919.97	1,464.33	0.00
MARCIO RIBEIRO	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MARCIO RIBEIRO	Unsecured	NA	NA	NA	0.00	0.00
Neiman Marcus	Unsecured	717.31	NA	NA	0.00	0.00
Nordstrom	Unsecured	3,792.83	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	541.02	541.02	88.82	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	231.09	303.67	303.67	49.85	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	82.58	6,235.31	6,235.31	1,023.61	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	6,208.23	6,595.45	6,595.45	1,082.73	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	284.05	502.95	502.95	82.57	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	132.55	132.55	21.76	0.00
PYOD LLC	Unsecured	NA	292.72	292.72	48.05	0.00
PYOD LLC	Unsecured	NA	261.94	261.94	43.00	0.00
QUANTUM3 GROUP LLC	Unsecured	633.64	731.14	731.14	120.03	0.00
QUANTUM3 GROUP LLC	Unsecured	82.58	151.86	151.86	24.93	0.00
Raymour & Flanigan	Unsecured	5,195.88	NA	NA	0.00	0.00
ROBERT WISNIEWSKI, P.C.	Unsecured	NA	NA	NA	0.00	0.00
ROBERT WISNIEWSKI, P.C.	Unsecured	NA	NA	NA	0.00	0.00
SHEFFIELD FINANCIAL	Secured	4,157.22	2,475.94	797.85	797.85	0.00
SHEFFIELD FINANCIAL	Secured	3,500.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY DIVISION O	Priority	6,931.44	NA	NA	0.00	0.00
State Of NJ- Div Of Employer Accts	Unsecured	23,516.09	NA	NA	0.00	0.00
Synco/PLCC	Unsecured	93.00	NA	NA	0.00	0.00
Synchrony Bank/JCP	Unsecured	458.96	NA	NA	0.00	0.00
TD RETAIL CARD SERVICES	Unsecured	NA	5,232.88	5,232.88	859.05	0.00
TOYOTA MOTOR CREDIT CORP	Secured	237.00	NA	NA	0.00	0.00
US DEPARTMENT OF LABOR/WAGE	Unsecured	54,689.16	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	100,000.00	100,416.67	100,416.67	16,484.76	0.00
WELLS FARGO BANK, NA	Secured	180,117.98	178,301.53	4,659.31	4,659.31	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,992.40	\$7,992.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$797.85	\$797.85	\$0.00
TOTAL SECURED:	\$8,790.25	\$8,790.25	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$195,059.72	\$32,021.69	\$0.00

Disbursements:

Expenses of Administration	<u>\$40,788.06</u>
Disbursements to Creditors	<u>\$40,811.94</u>

TOTAL DISBURSEMENTS : **\$81,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2019

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.